

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Reginald B. Draughn  
 Debtor

Case No. 19-13971-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 59

Date Rcvd: Jul 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2019.

db  
 14345360 +Reginald B. Draughn, 414 Ashburton Place, Coatesville, PA 19320-5933  
 14345363 Advantage Au, Rte 130 & Klemm Av, Gloucester City, NJ 08030  
 14345366 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 14345368 +Brandywine Hospital, 201 Reeceville Road, Coatesville, PA 19320-1536  
 +Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy Dept, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14345369 +Cenlar Mortgage Central loan Administrat, Attn: Bankruptcy, 425 Phillips Blvd,  
 Ewing, NJ 08618-1430  
 14345371 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 14345373 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035  
 14351924 +Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919-1922  
 14345383 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
 Mason, OH 45040-8999  
 14345384 +Equiant/Thousand Trails, Attn: Bankruptcy, 5401 N Pima Rd, Ste 150,  
 Scottsdale, AZ 85250-2630  
 14345385 +FantaSea Resorts, Atlantic Palace, 1507 Boardwalk, Atlantic City, NJ 08401-7012  
 14345386 +Fantasy World Club Villas, 5005 Kyng s Heath Rd., Kissimmee, FL 34746-5574  
 14345388 +Flag Ship Resort, 60 North Maine Avenue, Atlantic City, NJ 08401-5518  
 14345389 +HC Processing Center, Attention Bankruptcy, Po Box 708970, Sandy, UT 84070-8970  
 14345390 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14345393 #+Marie Walker, 2611 Bowers Street, Wilmington, DE 19802-4627  
 14345394 +Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street,  
 Philadelphia, PA 19107-2495  
 14345396 +Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799  
 14345404 +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
 14345406 +USSA Bank, 9800 Fredericksburg Road, San Antonio, TX 78288-0001  
 14345407 +Wells Fargo/Bob's Discount Furniture, Po Box 10438, Mac F8235-02f,  
 Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cdicicco@myphillybankruptcylawyer.com Jul 04 2019 03:03:10  
 CHRISTIAN A. DICICCO, Law Offices of Christian A. DiCicco, 2008 Chestnut Street,  
 Philadelphia, PA 19103  
 tr +E-mail/Text: bncnotice@ph13trustee.com Jul 04 2019 03:05:30 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Jul 04 2019 03:05:04 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 04 2019 03:04:32  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 04 2019 03:04:55 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 04 2019 03:04:45 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14345361 +EDI: GMACFS.COM Jul 04 2019 06:53:00 Ally Financial, Attn: Bankruptcy Dept,  
 Po Box 380901, Bloomington, MN 55438-0901  
 14345362 +EDI: GMACFS.COM Jul 04 2019 06:53:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300  
 14345365 EDI: HFC.COM Jul 04 2019 06:53:00 Best Buy Co., Inc., PO Box 17298,  
 Baltimore, MD 21297-1298  
 14345359 EDI: CBSAAFES.COM Jul 04 2019 06:53:00 AAFES, Attention: Bankruptcy, Po Box 650060,  
 Dallas, TX 75265  
 14345367 +EDI: CAPITALONE.COM Jul 04 2019 06:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14351675 +EDI: AIS.COM Jul 04 2019 06:53:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14345370 +E-mail/Text: bankruptcycollections@citadelbanking.com Jul 04 2019 03:05:21 Citadel FCU,  
 Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119  
 14345372 +EDI: CITICORP.COM Jul 04 2019 06:53:00 Citibank/Sears, Attn: Bankruptcy, Po Box 6275,  
 Sioux Falls, SD 57117-6275  
 14345374 +EDI: WFNNB.COM Jul 04 2019 06:53:00 Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14345375 +EDI: WFNNB.COM Jul 04 2019 06:53:00 Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14345376 +EDI: WFNNB.COM Jul 04 2019 06:53:00 Comenity Bank/Wayfair, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14345379 +EDI: WFNNB.COM Jul 04 2019 06:53:00 ComenityCapital/Bosco, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14345377 EDI: WFNNB.COM Jul 04 2019 06:53:00 Comenitybank/New York, Attn: Bankruptcy,  
 Po Box 18215, Columbus, OH 43218  
 14345378 +EDI: WFNNB.COM Jul 04 2019 06:53:00 Comenitycapital/bjsclb, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125

District/off: 0313-2

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Form ID: 309I

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Total Noticed: 59

Date Rcvd: Jul 03, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14345380 +EDI: CRFRSTNA.COM Jul 04 2019 06:53:00 Credit First National Association,  
Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315  
14345381 +EDI: RCSFNBMARIN.COM Jul 04 2019 06:53:00 Credit One Bank, Attn: Bankruptcy Department,  
Po Box 98873, Las Vegas, NV 89193-8873  
14345382 +EDI: NAVIENTFKASMDOE.COM Jul 04 2019 06:53:00 Dept of Ed / Navient, Attn: Claims Dept,  
Po Box 9635, Wilkes Barr, PA 18773-9635  
14345387 +EDI: BLUESTEM Jul 04 2019 06:53:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,  
Saint Cloud, MN 56395-1250  
14345391 E-mail/Text: camanagement@mtb.com Jul 04 2019 03:04:22 M & T Bank, Attn: Bankruptcy,  
Po Box 844, Buffalo, NY 14240  
14345392 +EDI: PHINGENESIS Jul 04 2019 06:53:00 Mabt - Genesis Retail, Attn: Bankruptcy,  
Po Box 4477, Beaverton, OR 97076-4401  
14345395 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 04 2019 03:13:22 Regional Acceptance Co,  
Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105  
14345397 +EDI: RMSC.COM Jul 04 2019 06:53:00 Synchb/hhgreg, Attn: Bankruptcy, Po Box 965060,  
Orlando, FL 32896-5060  
14345398 +EDI: RMSC.COM Jul 04 2019 06:53:00 Synchrony Bank, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
14345812 +EDI: RMSC.COM Jul 04 2019 06:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
14346111 +EDI: RMSC.COM Jul 04 2019 06:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
14345399 +EDI: RMSC.COM Jul 04 2019 06:53:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
Po Box 956060, Orlando, FL 32896-0001  
14345400 +EDI: RMSC.COM Jul 04 2019 06:53:00 Synchrony Bank/Amazon, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
14345401 +EDI: RMSC.COM Jul 04 2019 06:53:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
14345402 +EDI: RMSC.COM Jul 04 2019 06:53:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
14345405 +EDI: ECMC.COM Jul 04 2019 06:53:00 US Dept of Education, Attn: Bankruptcy, Po Box 16448,  
Saint Paul, MN 55116-0448  
14345403 +E-mail/Text: EBankruptcy@UCFS.NET Jul 04 2019 03:05:37 United Consumer Financial Services,  
865 Bassett Rd, Westlake, OH 44145-1194

TOTAL: 37

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14345364 ##+Best Buy Co., Inc., PO Box 183195, Columbus, OH 43218-3195

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 05, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2019 at the address(es) listed below:

CHRISTIAN A. DICICCO on behalf of Debtor Reginald B. Draughn  
cdicicco@myphillybankruptcy.com, christianadicicco@gmail.com;r57075@notify.bestcase.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 3

<b>Information to identify the case:</b>			
Debtor 1	<b>Reginald B. Draughn</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>19-13971-elf</b>		
	Social Security number or ITIN	<b>xxx-xx-0476</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 6/21/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Reginald B. Draughn	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	414 Ashburton Place Coatesville, PA 19320	
<b>4. Debtor's attorney</b> Name and address	CHRISTIAN A. DICICCO Law Offices of Christian A. DiCicco 2008 Chestnut Street Philadelphia, PA 19103	Contact phone 215 - 564 - 6812 Email: cdcicco@myphillybankruptcyllawyer.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 7/3/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 14, 2019 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 10/13/19</b>  <b>Filing deadline: 8/30/19</b> <b>Filing deadline: 12/18/19</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$1310.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>9/3/19 at 10:00 AM</b> , Location: <b>Courtroom #1, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	